

# Health Insurance for Now and Whatever Is Next.



**First Choice Next Silver  
Classic 5900 + No-Referrals  
Off-Exchange Plan**

What you need to know to choose  
the health plan that is best for you

 **FirstChoice<sup>SM</sup> Next**  
A Product of Select Health of South Carolina, Inc.

[www.firstchoicenext.com](http://www.firstchoicenext.com)





# Welcome to First Choice Next

We are excited to have you as a new member!

Our health plan focuses on getting you and your family the care you need to help you stay healthy.

Our mission is simple: We help people get care, stay well, and build healthy communities. See what's next for you.

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## What you can expect as a member

Our Member Services team can help answer questions about your benefits.

- Members have access to bilingual staff.
- Our Rapid Response and Outreach Team can help you find a health care provider and schedule appointments.
- Members have access to health education to promote healthier lifestyles.
- Our member portal and mobile apps can help you monitor your health, including care and medicines.
- Members ages 15 – 64 can get a WW (Weight Watchers) online membership at no cost for up to six months (up to a \$250 value).
- Our Bright Start® maternity program can help you have a healthy pregnancy and baby! This special program helps pregnant members make healthy choices with the goal of having a healthy, full-term baby.
- Get virtual care appointments at no cost to members. First Choice Next Virtual Care 24/7 can connect you to a health care professional 24 hours a day, seven days a week for medical care you need that is not an emergency.

This is a short list of benefits and services for our members. To learn more, please visit [www.firstchoicenext.com](http://www.firstchoicenext.com) or call Member Services at **1-833-983-7272 (TTY 711)**.



### Download our mobile app

Manage your health care, wherever you are. View your digital member ID card, find health care providers, and look up your health benefits right on your phone.



## What we offer

Find the plan that fits your health needs and budget.



### **Bronze:**

The plan with the lowest monthly premium. This plan will work best if you think you will not need a lot of health care services.

- Pay the lowest monthly premium.
- This will be the highest cost when you get health care services.



### **Silver:**

The plan that divides the cost between the monthly premiums and out-of-pocket costs when you get health care services.

- Pay a mid-range monthly premium.
- This will be the mid-range cost when you get health care services.



### **Gold:**

The plan that has a higher monthly premium but offers you lower out-of-pocket costs. This plan will work best if you need regular health care services.

- Pay a higher monthly premium.
- This will be the lowest cost when you get health care services.



## PLAN OVERVIEW: First Choice Next Silver Classic 5900 + No-Referrals Off-Exchange Plan

What's covered	
Individual deductible	\$5,900
Family deductible	\$11,800
Individual out-of-pocket maximum	\$9,100
Family out-of-pocket maximum	\$18,200
Specialist referral needed	No
Primary care	\$40 copay per visit*
Specialist care	\$80 copay per visit*
Preventive care	No charge per visit*
Urgent care	\$60 copay per visit*
Emergency room	40% coinsurance after deductible
Inpatient hospital	40% coinsurance after deductible*
Outpatient hospital	40% coinsurance after deductible*
Outpatient surgery	40% coinsurance after deductible*
Behavioral health services	\$40 copay per visit for outpatient services.* 40% coinsurance after deductible for inpatient services.*

Prescription benefits	
Generic drugs	\$20 copay per prescription*
Preferred brand drugs	\$40 copay per prescription*
Nonpreferred brand drugs	\$80 copay per prescription after deductible*
Specialty drugs	\$350 copay per prescription after deductible*

### Not sure of the difference between a copay and coinsurance?

The set rate that you pay when you pick up a prescription or visit your provider is your copay. The percentage of the cost that you pay after you have met your deductible (if applicable) is your coinsurance.

Source: "Glossary," Healthcare.gov, <https://www.healthcare.gov/glossary/>

\*In-network services and providers only

To learn more about renewing, canceling, terminating, limitations, modifications, or exclusions in benefits or coverage, visit [www.firstchoicenext.com](http://www.firstchoicenext.com) for our Evidence of Coverage and Summary of Benefits and Coverage documents.



## Pediatric vision benefits

First Choice Next offers a vision benefit for our pediatric members.

**Children's eye exam** — limited to one exam per year\*

**Children's glasses** — limited to one pair of children's glasses per year\*

\*In-network services and providers only

Your provider will let you know what frames are covered under your health plan.



## Member resources

### Member Handbook

This document provides you with the full details of your plan. The handbook discusses what the plan covers, how it works, its costs, and answers to other questions you may have. If you don't want to read the entire **Member Handbook**, you can find much of the information you need in the **Summary of Benefits and Coverage**.

### Summary of Benefits and Coverage

This highlights your health plan benefits. It is a quick-reference document to find covered benefits and services, copays, and other out-of-pocket costs.

### Formulary

This is a list of medicines (drugs) that a plan covers. Use this document to see if your medicines are covered, which drug tier they are in, and what your copay or coinsurance will be. The formulary is available online and is updated throughout the year.

### Provider Directory

This document helps First Choice Next members find health care providers, hospitals, or other health care facilities in our network. Use this document to find out more about choosing a provider and what to do in a medical emergency.

### Pharmacy Directory

This makes it easy for you to find a pharmacy in our network. Even when you travel out of state, you can find a pharmacy in our nationwide network by using the Pharmacy Directory. We work with our network pharmacies to provide prescription drugs to plan members.



## Easy ways to find the information you need

### Online

Visit [www.firstchoicenext.com](http://www.firstchoicenext.com) to find useful information about your plan in just a few clicks. It's the fastest way to:

- View your **Member Handbook**.
- Access the formulary.
- Search for doctors, pharmacies, hospitals, urgent care centers, and emergency facilities within our network.

You can also create an online account through our member portal and download our mobile app.

### On the phone

Call Member Services to:

- Ask about your covered benefits.
- Get help finding a provider, changing your provider, or finding a specialist.
- Find out anything else you want to know about your health plan.

**1-833-983-7272 (TTY 711)**

Call us Monday through Friday, 8 a.m. to 8 p.m.

## What comes next for you and your family?

Now that you have decided that we can support your life needs for today and tomorrow, complete your First Choice Next enrollment application.

### Check the mail for your member ID card and welcome kit.

You will need your member ID card when visiting a provider or picking up a prescription. Your welcome kit will include important documents, such as your member ID card and instructions on how to choose a primary care provider (PCP). Be sure to keep these materials in a safe place where you can reach them easily.









[www.firstchoicenext.com](http://www.firstchoicenext.com)